

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Audrey Edwards  
Debtor

Case No. 16-02006-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: admin  
Form ID: 318

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Total Noticed: 56

Date Rcvd: Sep 12, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2016.

db  
4788253 Audrey Edwards, 105 Condor Drive Unit 34, Tamiment, PA 18371-9422  
4788254 ACCOUNTS RECEIVABLE MGT SVCS, 2727 PHILMONT AVE STE 100, HUNTINGDON VALLEY, PA 19006-5398  
4788255 +ADVANCED DERMATOLOGY ASSOC, 1259 CEDAR CREST BLVD, STE 100, ALLENTOWN, PA 18103-6288  
4788260 AKRON BILLING CENTER, 3585 RIDGE PARK DRIVE, AKRON, OH 44333-8203  
4788261 +CITIZENS AUTO FINANCE, 480 JEFFERSON BLVD, WARWICK, RI 02886-1359  
CITIZENS ONE AUTO FINANCE, CUSTOMER LOAN SVC ROP18P, PO BOX 42002,  
PROVIDENCE, RI 02940-2002  
4788262 COMPUTER CREDIT INC, PO BOX 5238, WINSTON SALEM, NC 27113-5238  
4788263 +COUNTY WASTE, 4236 ROUTE 115, BLAKESLEE, PA 18610-7969  
4788264 COUNTY WASTE, PO BOX 8010, CLIFTON PARK, NY 12065-8010  
4788268 +DR. L DANESHDOOST MD, 65 E ELIZABETH AVE #708, BETHLEHEM, PA 18018-6528  
4788269 EAST WEST MEDICAL GROUP, STROUD BLDG SUITE 100B, ROUTE 611, STROUDSBURG, PA 18360-9064  
4788270 +EBERHARDT DENTAL, 739 MILFORD ROAD, EAST STROUDSBURG, PA 18301-1307  
4788271 EMERG CARE SERV OF PA, C/O ARS, PO BOX 459079, SUNRISE, FL 33345-9079  
4788272 FAMILY CARE CENTERS INC, PO BOX 827658, PHILADELPHIA, PA 19182-7658  
4788273 +FINANCIAL RECOVERIES, 200 E PARK DR STE 100, MOUNT LAUREL, NJ 08054-1297  
4788275 +GREGORY JENKINS, 856 CLUBHOUSE DRIVE, EAST STROUDSBURG, PA 18302-9275  
4788276 HRRG, PO BOX 459080, SUNRISE, FL 33345-9080  
4788277 +KML LAW GROUP, STE 5000-BNY INDEPEN CTR, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538  
4788278 LABORATORY CORP OF AMERICA, PO BOX 2240, BURLINGTON, NC 27216-2240  
4788279 LEHIGH VALLEY PHYS GROUP, PO BOX 1754, ALLENTOWN, PA 18105-1754  
4788280 +LESSIG OIL & PROPANE, PO BOX 158, WIND GAP, PA 18091-0158  
4788284 +MARK NICHTER PC, 44 SOUTH BROADWAY, WHITE PLAINS, NY 10601-4425  
4788285 +MCCLURE LAW OFFICE, PO BOX 65, MIDDLETOWN, PA 17057-0065  
4788286 MEDICAL IMAGING OF LEHIGH VLY, PO BOX 3226, ALLENTOWN, PA 18106-0226  
4788287 +MIDDLE SMITHFIELD TWP, SEWER DEPARTMENT, 147 MUNICIPAL DRIVE,  
EAST STROUDSBURG, PA 18302-9519  
4788288 +MONROE PATHOLOGISTS, PO BOX 808, EAST STROUDSBURG, PA 18301-4108  
4788289 +MONROE RADIOLOGY IMAGING PC, PO BOX 12 B, EAST STROUDSBURG, PA 18301-0012  
4788290 MOUNTAIN VALLEY ORTHOPEDIC, 447 OFFICE PLAZA, 600 PLAZA COURT,  
EAST STROUDSBURG, PA 18301-8263  
4788291 NATIONAL BOND COLLECTION, 210 DIVISION STREET, KINGSTON, PA 18704-2715  
4788292 +NATIONAL RECOVERY AGENCY, 2491 PAXTON STREET, HARRISBURG, PA 17111-1036  
4788294 +PATHS, 2010 BEVIN DRIVE, ALLENTOWN, PA 18103-6994  
4788295 PEERLESS CREDIT SERVICES, PO BOX 518, MIDDLETOWN, PA 17057-0518  
4788296 PENN CREDIT, PO BOX 988, HARRISBURG, PA 17108-0988  
4788297 POCONO MEDICAL CENTER, PO BOX 822009, PHILADELPHIA, PA 19182-2009  
4788298 +ST LUKE'S, 801 OSTRUM STREET, BETHLEHEM, PA 18015-1000  
4788299 ST LUKE'S PHYS GROUP, PO BOX 5386, BETHLEHEM, PA 18015-0386  
4788300 STATE FARM PAYMENT PLAN, PO BOX 44110, JACKSONVILLE, FL 32231-4110  
4788301 +THE CBE GROUP, PO BOX 126, WATERLOO, IA 50704-0126  
4788302 +THOMAS E HELFST DDS, STROUD ORAL & FACIAL, 208 LIFELINE RD #202,  
STROUDSBURG, PA 18360-6473  
4788303 +TRANS-CONTINENTAL CREDIT & COLL, PO BOX 5055, WHITE PLAINS, NY 10602-5055  
4788306 WEST ASSET MANAGEMENT, PO BOX 790113, SAINT LOUIS, MO 63179-0113  
4788307 +WINONA LAKES POA, 112 SKI LODGE CIRCLE, EAST STROUDSBURG, PA 18302-6918

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4788256 EDI: CINGMIDLAND.COM Sep 12 2016 19:23:00 AT&T WIRELESS, PO BOX 537104,  
ATLANTA, GA 30353-7104  
4788257 E-mail/Text: banko@berkscredit.com Sep 12 2016 19:23:28 BERKS CREDIT & COLLECTIONS,  
PO BOX 329, TEMPLE, PA 19560-0329  
4788258 +E-mail/Text: banko@berkscredit.com Sep 12 2016 19:23:28 BERKS CREDIT & COLLECTIONS,  
900 CORPORATE DRIVE, READING, PA 19605-3340  
4788259 +E-mail/Text: bankruptcynotices@cbecompanies.com Sep 12 2016 19:23:46 CBE GROUP,  
1309 TECHNOLOGY PKWY, CEDAR FALLS, IA 50613-6976  
4788265 EDI: CMIGROUP.COM Sep 12 2016 19:23:00 CREDIT MANAGEMENT, 4200 INTERNATIONAL PKWY,  
CARROLLTON, TX 75007-1912  
4788266 EDI: DIRECTV.COM Sep 12 2016 19:23:00 DIRECTV, PO BOX 78626, PHOENIX, AZ 85062-8626  
4788267 EDI: DISCOVER.COM Sep 12 2016 19:23:00 DISCOVER FINANCIAL SERVICES, PO BOX 15316,  
WILMINGTON, DE 19850  
4788274 +EDI: CITICORP.COM Sep 12 2016 19:23:00 FRED MEYER-FOX/CBNA, PO BOX 6497,  
SIOUX FALLS, SD 57117-6497  
4788282 E-mail/Text: camanagement@mtb.com Sep 12 2016 19:23:30 M & T BANK, PO BOX 1288,  
BUFFALO, NY 14240-1288  
4788281 E-mail/Text: camanagement@mtb.com Sep 12 2016 19:23:30 M & T BANK, PO BOX 840,  
BUFFALO, NY 14240-0840  
4788283 E-mail/Text: camanagement@mtb.com Sep 12 2016 19:23:30 M & T BANK, PO BOX 900,  
MILLSBORO, DE 19966  
4788293 +EDI: NAVIENTFKASMSERV.COM Sep 12 2016 19:23:00 NAVIENT, PO BOX 9500,  
WILKES BARRE, PA 18773-9500  
4788305 +EDI: WFFC.COM Sep 12 2016 19:23:00 WELLS FARGO DEALER SERVICES, PO BOX 1697,  
WINTERVILLE, NC 28590-1697

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4788304 +EDI: WFFC.COM Sep 12 2016 19:23:00 WELLS FARGO DEALER SERVICES, PO BOX 25341,  
SANTA ANA, CA 92799-5341

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 14, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2016 at the address(es) listed below:

Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Mark J. Conway (Trustee) PA40@ecfcbis.com,  
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
Vincent Rubino on behalf of Debtor Audrey Edwards  
epotito@newmanwilliams.com;lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newman  
williams.com;eapotito@hotmail.com

TOTAL: 4

**Information to identify the case:**Debtor 1 **Audrey Edwards**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2701**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-02006-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Audrey Edwards  
aka Audrey F. Edwards, aka Audrey Francoise  
Edwards

**By the  
court:**September 12, 2016

Honorable John J. Thomas  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**